

Press Release
06 June 2024

Half of citizens currently have some form of health insurance, and half do not Cost is cited as the biggest obstacle to accessing health insurance and health services

Thursday 06 June 2024, Nairobi: Half of citizens (53%) have some form of health or medical insurance, up from three out of ten (32%) in 2017, while half (47%) do not. The main reason given for not having health insurance is cost, cited by one out of three citizens (33%), or around two thirds of those who do not have insurance. A significant number of citizens (31%) also say that the last time they suffered an illness or injury, they did not seek treatment because they lacked the funds to do so.

The most widespread form of health insurance is the National Health Insurance Fund (NHIF, held by 51% of citizens), while small numbers also have access to employer-provided schemes (3%) and/or private insurance bought by an individual or group (2%).

These findings were released by Twaweza a research brief titled *Shifting to SHIF: Time for a health check*, based on data from *Sauti za Wananchi*, Africa's first nationally representative high-frequency mobile phone survey. The panel for this brief was established through random sampling from an existing database of contacts from previous surveys to establish a nationally representative panel. For this brief, data were collected from 3,603 respondents in the eleventh round of the special *Sauti za Wananchi* panel, conducted between January 23 and February 7, 2024.

Among NHIF members, seven out of ten (71%) like that it provides them with quality affordable health services, and a substantial number (34%) add that it is affordable for most Kenyans. However, NHIF members complain that not all ailments can be treated under NHIF (49%), that members can only attend specific hospitals (36%) and that they are unable to access services when they were late with payments (35%). A very small number of NHIF members (1%) point to corruption in the system.

Citizens point to the lack of medicine available at health facilities as the biggest challenge currently facing the sector, cited by almost half of citizens (46%). This is followed by the cost of healthcare, cited by one in four citizens (23%).

Seven out of ten citizens (70%) are currently satisfied with the availability of nurses and doctors in the health facility that they visit most often, up from half (47%) in 2017. On other aspects of the health facility, citizens' levels of satisfaction have modestly increased. This includes the time taken to reach the facility (60%, up from 57%) and the time taken before being attended to (50%, up from 46%).

Most citizens (68%) are aware that the government has established community health workers across the country, and one out of four citizens (26%) has already received some form of service from the new health workers. Citizens' main understanding of the role of community health workers is that they are to deliver health information and services to the local community (55%), or to visit at home those who are unable to attend health facilities (38%). Other functions of the health workers are less well known, including health promotion (23%) and data collection (11%).

James Ciera, Country Lead for Twaweza in Kenya, said: *“As we shift to SHIF – the Social Health Insurance Fund – it is important to understand how citizens currently experience health services. Many say that health insurance is expensive, and almost half do not currently have any form of health insurance. Of course, the cost of not having insurance can be even more expensive, when a medical need arises. Finding ways to persuade more people to sign up for health insurance has been a challenge for many governments around the world. With SHIF, our government may be moving from persuasion to coercion, which brings its own challenges. But we should not forget that half of the country does not have health insurance, and bringing them into the system is a worthy goal. This is a major health reform. To ensure an increased appreciation among citizens, especially given the July 2024 launch, the government should share information that prepares citizens for a smooth transition. The government also needs to assure citizens that this transition will not carry with it the ‘bads’ of the NHIF that were mentioned by citizens.”*

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Notes to Editors

- This brief and the data contained can be accessed at www.twaweza.org / www.twaweza.org/sauti
- Twaweza works to demonstrate how citizens can come together to collectively address their problems and make government work better for them; enable citizens' voices, interests and experiences to be heard and taken seriously in decision-making; promote and protect open civic space which enables citizens to freely assemble or organise, speak and act in Tanzania, Kenya and Uganda. @TwawezaKe (Facebook), @Twaweza_Ke (Twitter), Twaweza East Africa (Instagram).